

UNITED STATES BANKRUPTCY COURT

District of _____

Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines

[A chapter 11 bankruptcy case concerning the debtor [corporation] or [partnership] listed below was filed on _____ (date).] or [A bankruptcy case concerning the debtor [corporation] or [partnership] listed below was originally filed under chapter _____ on _____ (date) and was converted to a case under chapter 11 on _____.]

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor (name(s) and address):

Case Number:

Social Security No. / Complete EIN or other

Last four digits of Taxpayer ID No.:

Attorney for Debtor (name and address):

Telephone number:

Meeting of Creditors:

Date:

/ /

Time:

() A.M.

Location:

() P.M.

Deadlines to File a Proof of Claim

Proof of Claim must be *received* by the bankruptcy clerk's office by the following deadline:

See Insert Sheet #1

For all creditors (except a governmental unit):

For a governmental unit:

~~For a creditor with a foreign address: or [A creditor with a foreign address should contact the court concerning the applicable deadline.]~~

~~Deadline to File a Complaint to Determine Dischargeability of Certain Debts: [To be included if House version is enacted.]~~

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited in duration or not exist at all, although the debtor may have the right to request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

For the Court:

Clerk of the Bankruptcy Court:

Telephone number:

Hours Open:

Date:

INSERTS TO OFFICIAL FORMS B9A - B9I, PAGE 1-----

INSERT TO PAGE 1-----

Forms 9A and 9B, only----

[Insert in box that states: "Please Do Not File a Proof of Claim Unless You Receive a Notice to Do So."]

Foreign Creditors: A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

INSERT TO PAGE 1----

Forms 9A and 9C, only----

[Make a new box.]

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on the reverse side.

Depending on the documents filed with the petition, one of the following statements will appear.

The presumption of abuse does not arise.

Or

The presumption of abuse arises.

Or

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

INSERT TO PAGE 1-----

Forms 9C - 9I----

*[Insert in the box labeled "**Deadlines**" where the deadlines for filing Proofs of Claim appear.]*

Foreign Creditors: A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

EXPLANATIONS

FORM B9F (Alt.) (10/05) **DRAFT**

Filing of Chapter 11 Bankruptcy Case

A bankruptcy case under chapter 11 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor listed on the front side, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the court. You may be sent a copy of the plan and a disclosure statement telling you about the plan, and you might have the opportunity to vote on the plan. You will be sent notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the debtor's property and may continue to operate any business.

Creditors Generally May Not Take Certain Actions

Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures. Under certain circumstances, the stay may be limited in duration or may not exist at all, although the debtor may have the right to request the court to extend or impose a stay. Consult a lawyer to determine your rights in this case.

Meeting of Creditors

A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor's representative must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. The court, after notice and a hearing, may order that the United States trustee not convene the meeting if the debtor has filed a plan for which the debtor solicited acceptances before filing the case.

Claims

*Substitute
new text, p.2 #2
collateral*

*Familiar with
United States
bankruptcy law*

A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. You may look at the schedules that have been or will be filed at the bankruptcy clerk's office. If your claim is scheduled and is *not* listed as disputed, contingent, or unliquidated, it will be allowed in the amount scheduled unless you file a Proof of Claim or you are sent further notice about the claim. Whether or not your claim is scheduled, you are permitted to file a Proof of Claim. If your claim is not listed at all or if your claim is listed as disputed, contingent, or unliquidated, then you must file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, or you might not be paid any money on your claim against the debtor in the bankruptcy case. A secured creditor retains rights in its security regardless of whether that creditor files a Proof of Claim. A secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial concerning the claim. A secured creditor should consult a lawyer before filing a Proof of claim. [A secured creditor need not file a Proof of Claim to retain rights in its security, but failure to file a Proof of Claim may expose the creditor to the risk of not receiving any distribution from other assets of the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain.] **Insert ~~Sheet~~ #2 (9F(Alt.))**
p.2, 1

Discharge of Debts

*Prevent a distribution
to the creditor from
other assets of the
debtor and deprive
the creditor of a
vote on the plan.*

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See Bankruptcy Code § 1141(d). A discharge means that you may never try to collect the debt from the debtor, except as provided in the plan. [If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.]

Bankruptcy Clerk's Office

Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.

Legal Advice

The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.

—Refer To Other Side For Important Deadlines and Notices— *Insert new box
"Foreign Creditors"
from p.2, #1*

INSERTS TO OFFICIAL FORMS 9A - 9I, PAGE 2-----

INSERT TO PAGE 2-----

Forms 9A - 9I (All forms)----

[Make a new box at the bottom of the page, under the box labeled "Legal Advice."]

Foreign Creditors Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

INSERT TO PAGE 2-----

Forms 9A and 9B, only----

[Insert in box labeled "Do Not File a Proof of Claim at This Time.]

Foreign Creditors: If this notice is mailed to a creditor at a foreign address and the creditor does not receive the notice in time to file a Proof of Claim before the deadline, the creditor may file a motion requesting the court to extend the deadline.

INSERT TO PAGE 2-----

Forms 9A and 9C, only----

[Make a new box.]

Presumption of Abuse If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. Consult a lawyer to determine your rights in this case.

INSERTS TO FORMS B9A - 9I, PAGE 2, Cont'd.-----

INSERT TO PAGE 2-----

Forms 9E(Alt.) and 9F(Alt.)-----

[Substitute this text for what is in the box labeled "Claims."]

Claims

A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. You may look at the schedules that have been or will be filed at the bankruptcy clerk's office. If your claim is scheduled and is *not* listed as disputed, contingent, or unliquidated, it will be allowed in the amount scheduled unless you file a Proof of Claim or you are sent further notice about the claim. Whether or not your claim is scheduled, you are permitted to file a Proof of Claim. If your claim is not listed at all *or* if your claim is listed as disputed, contingent, or unliquidated, then you must file a Proof of Claim by the "Deadline to File a Proof of claim" listed on the front side, or you might not be paid any money on your claim against the debtor and may be unable to vote on the plan in the bankruptcy case. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial concerning the claim. **Filing Deadline for a Foreign Creditor:** The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address and the creditor does not receive the notice in time to file a Proof of Claim before the deadline, the creditor may file a motion requesting the court to extend the deadline.